



## UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
 United States Patent and Trademark Office  
 Address: COMMISSIONER FOR PATENTS  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450  
[www.uspto.gov](http://www.uspto.gov)

## \*BIBDATASHEET\*

Bib Data Sheet

CONFIRMATION NO. 4136

SERIAL NUMBER 09/292,887	FILING OR 371(c) DATE 04/16/1999 RULE	CLASS 705	GROUP ART UNIT 3622	ATTORNEY DOCKET NO. 354533-00201 (346327)
<b>APPLICANTS</b> WARREN S. WILCOX, WILLOW GROVE, PA; EDMOND I. EGER, WAYNE, PA;				
<b>** CONTINUING DATA *****</b>				
<b>** FOREIGN APPLICATIONS *****</b>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY **</b> ** 05/04/1999				
Foreign Priority claimed	<input type="checkbox"/> yes <input type="checkbox"/> no	STATE OR COUNTRY PA	SHEETS DRAWING 6	TOTAL CLAIMS 20
35 USC 119 (a-d) conditions met	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance			INDEPENDENT CLAIMS 2
Verified and Acknowledged	Examiner's Signature	Initials		
<b>ADDRESS</b> 37509				
<b>TITLE</b> SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD				
FILING FEE RECEIVED 1010	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		